

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Luther G. Taylor

Post Office Box 1583
Aiken, South Carolina 29802.

File Number 03-188

**Default Order Revoking
All Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2004), by the State of South Carolina Department of Insurance upon Luther G. Taylor by both certified mail, return receipt requested, and by regular mail on July 20, 2004.

That letter informed Luther G. Taylor of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. The letter further warned that her failure to make a timely, written request would result in my summary revocation of his license to do business as a resident insurance producer within the State of South Carolina. **Despite that warning, Luther G. Taylor has failed to respond to the Department's letter. The Department mailed the notice concerning the right to a hearing by certified mail, return receipt requested, and by regular mail, on or about July 20, 2004. The certified mail was signed for by Mr. Taylor on July 23, 2004 at Post Office Box 1583 Aiken, SC 29802 as oppose to 1559 Wyman St., Aiken, SC 29801 where the letter was originally mailed. The regular mail was returned on July 26, 2004 by the United States Postal Service marked, "RTS Forward Time Expired".** On June 1, 2006, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance producer within the State of South Carolina for Bankers Surety Services, Inc. Luther G. Taylor failed to remit premiums collected and failed to pay a bond estreatment of \$1,666.00 ordered by the Court of General Sessions Second Judicial Circuit on December 12, 2003.

Section 38-43-130 of the South Carolina Code provides the Director or his designee "may revoke or suspend a producer's license after ten day's notice...when it appears that a producer...has violated this title or any regulation promulgated by the department, or has, "deceived or dealt unjustly with the citizens of this State." Also, Section 38-53-150 (9) provides that, "for failing to pay any judgment or decree rendered on any forfeited undertaking in any court of competent jurisdiction."

In accordance with my findings of fact, and considering Luther G. Taylor's failure to avail himself of his opportunity to be heard, I now conclude, as a matter of law, that Luther G.

Taylor violated S.C. Code Ann. § 38-43-130 (a) and 38-53-150 (9) that his resident insurance producer's license should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(3) (Supp. 2000).

It is, therefore, ordered that the license of Luther G. Taylor to do business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to him.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Luther G. Taylor is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

This order becomes effective as of the date of my signature below.


Eleanor Kitzman
Director

June 26, 2006 at
Columbia, South Carolina

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Luther G. Taylor

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Aiken, South Carolina 29802

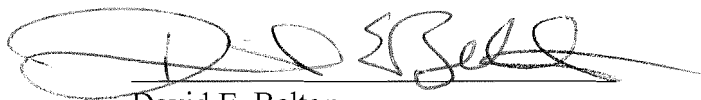
SCDOI File Number 03-188

Affidavit of Default

Personally appeared before me David E. Belton, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

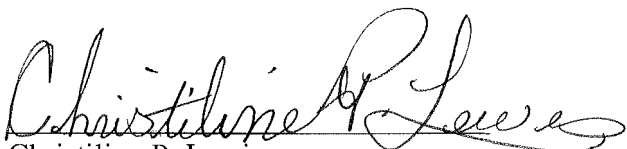
The Department served notice on Luther G. Taylor at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke his license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That letter further notified Luther G. Taylor of his opportunity, within thirty days, to request in writing a public hearing.

The Department mailed the notice concerning the right to a hearing by certified mail, return receipt requested, and by regular mail, on or about July 20, 2004. The certified mail was signed for by Mr. Taylor on July 23, 2004 at Post Office Box 1583 Aiken, SC 29802 as oppose to 1559 Wyman St., Aiken, SC 29801 where the letter was originally mailed. The regular mail was returned on July 26, 2004 by the United States Postal Service marked, "RTS Forward Time Expired". See "Exhibit A" attached. Luther G. Taylor has made no request for a public hearing or any other response to the notice. The time in which to do so has expired. He is now in default.



David E. Belton
Senior Associate General Counsel

Sworn to and subscribed before me
this 26th day of June, 2006



Christiline P. Lewis
Notary Public for the State of South Carolina
My Commission Expires: November 20, 2006

South Carolina Department of Insurance
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Columbia, South Carolina 29202
(803) 737-6132